· · · · · · · · · · · · · · · · · · ·	Application No.	Applicant(s)	Applicant(s)	
Notice of Allowability		ATC 204		
	09/476,384 Examiner	MOREA ET AL. Art Unit		
	Jeffrey Pwu	3628		
The MAILING DATE of this communication appeals allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85) NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT R of the Office or upon petition by the applicant. See 37 CFR 1.313	(OR REMAINS) CLOSED or other appropriate comm IGHTS. This application is	in this application. If not includ- nunication will be mailed in due	ed course. THIS	
 This communication is responsive to <u>9/22/2003 amendme</u> The allowed claim(s) is/are <u>90-176</u>. The drawings filed on are accepted by the Examine Acknowledgment is made of a claim for foreign priority una) All b) Some* c) None of the: Certified copies of the priority documents have 	er. nder 35 U.S.C. § 119(a)-(d)	or (f).		
2. Certified copies of the priority documents have	e been received in Applicat	ion No		
3. Copies of the certified copies of the priority do	cuments have been receive	ed in this national stage applica	tion from the	
International Bureau (PCT Rule 17.2(a)).				
* Certified copies not received:				
 Acknowledgment is made of a claim for domestic priority u reference was included in the first sentence of the specific 	ation or in an Application D	ata Sheet. 37 CFR 1.78.	e a specific	
(a) The translation of the foreign language provisional a			aa waa iaabudad	
 Acknowledgment is made of a claim for domestic priority u in the first sentence of the specification or in an Application 	n Data Sheet. 37 CFR 1.78			
Applicant has THREE MONTHS FROM THE "MAILING DATE" o below. Failure to timely comply will result in ABANDONMENT of				
 A SUBSTITUTE OATH OR DECLARATION must be subm INFORMAL PATENT APPLICATION (PTO-152) which give 			IOTICE OF	
 CORRECTED DRAWINGS (as "replacement sheets") must (a) including changes required by the Notice of Draftspers hereto or 2) to Paper No 		ew (PTO-948) attached		
(b) \square including changes required by the proposed drawing α	correction filed, whi	ch has been approved by the E	xaminer.	
(c) including changes required by the attached Examiner	s Amendment / Comment of	or in the Office action of Paper I	No	
Identifying indicia such as the application number (see 37 CFR 1 each sheet. Replacement sheet(s) should be labeled as such in t			e back) of	
9. DEPOSIT OF and/or INFORMATION about the deposit attached Examiner's comment regarding REQUIREMENT FOR 1			Note the	
Attachment(s)				
1⊠ Notice of References Cited (PTO-892)	5 ☐ Notice of In	formal Patent Application (PTO	-152)	
 Notice of Draftperson's Patent Drawing Review (PTO-948) Information Disclosure Statements (PTO-1449 or PTO/SB/08 Paper No. 		ummary (PTO-413), Paper No.	·	
	^{8),} 7∐ Examiner's	7☐ Examiner's Amendment/Comment		
4 Examiner's Comment Regarding Requirement for Deposit of Biological Material	8⊠ Examiner's 9⊡ Other	Statement of Reasons for Allov .	wance	
		Jeffrey Pwu Examiner Art Unit: 3628		

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DETAILED ACTION

1. The application having been allowed.

Allowable Subject Matter

2. Claims 90-176 are allowed.

The following is an examiner's statement of reasons for allowance:

The present invention is directed to a system and method for enabling a payment from a buyer to a seller utilizing a payment enabling system operated by a payment enabler. Each independent claim identifies the unique features that the prior art reference fails to teach, "the information including and displaying identical selected branding indicia as the selected branding indicia of the transaction facilitator". The closest prior art, Kramer, does not disclose a payment enabler which employs Web pages that are branded identically to the Web pages that the transaction facilitator uses when communicating with buyer(s) and seller(s) so these Web pages can be co-branded with the same trademarks of both the entity running the transaction facilitator and the entity running the payment enabler and fails to anticipate or render the above underlined limitations obvious.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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Prior Art

3. <u>Jones</u> et al. (WO009308545) describes a value transfer system which allows value to be transferred between electronic purses has a transfer message protocol which includes a commitment message to constitute a proof of posting, in the accountancy service.

4. <u>Paypal</u>- enables individual or business with an email address to securely, easily and quickly send and receive payments online. PayPal's service builds on the existing financial infrastructure of bank accounts and credit cards and utilizes proprietary fraud prevention systems to create a safe, global, real-time payment solution. (Applicant's IDS)

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jeffrey Pwu whose telephone number is 703 308-7835.

Jeffrey Pwu

Jelly (.

JEFFREY PWU PRIMARY EXAMINER

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